Infosys® Finacle | INDIA TREASURY CONNECT 2025

Shaping Next-Gen Treasury Excellence in India

Finacle Treasury

- Extensive coverage across nine asset classes and full flexibility to create new instrument types on demand

- Real-time, comprehensive risk management, with extensive limits monitoring and collateral management capabilities

- Extensive automation enablers, powerful analytics and built-in interfaces for straight through processing and seamless operations

- A pre-integrated, yet optional Asset Liability Management solution to empower banks optimize their balance sheet, manage liquidity and interest rate risk exposures, and improve profitability.

Proven experience delivering treasury transformations across

60+ countries | 150+ installations

Five Key Virtues of the Finacle Treasury Platform

Unified yet componentized platform

Real-time actionable insights

Cloud native architecture

Extensive automation

Powerful risk analytics

Finacle Treasury: Built on an advanced architecture, allowing you to do more

Cloud native

Multi* capabilities

Powerful analytical capabilities

Massive scalability

Easy customization through Finacle Scripting Studio

Flexible configuration for user privileges

Interface with industry standard formats

Multiple platform support

Layered SOA

Process orchestration and STP

Process repository

Highly secure

Offers out-of-the-box coverage
for a wide range of instruments and asset class

Foreign Exchange

Fixed Income

Money Market

FX & Interest Rate Derivatives

Cash Equities and Mutual Funds

Hybrids and Structured Products

Credit Deriv8atives

Islamic

Commodities

Enables robust risk management
with an expansive coverage across entities, geos, and asset classes

Credit Risk

- Counterparty / counterparty group
- Country
- Issuer and broker
- Hierarchical structure
- Cash, settlement and closeout limits
- Capital charge using standard approach
- Non-performance investments (NPI) – securities, equities and loans
- Collateral agreement management
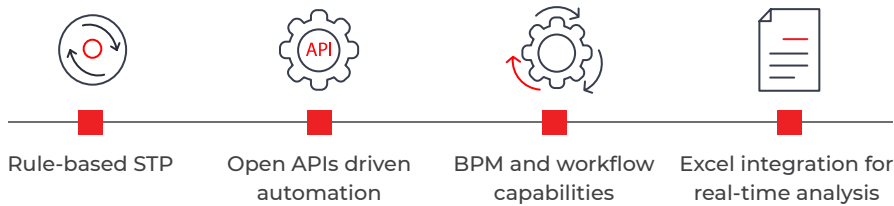
Market Risk

- Real-time position and P&L
- Trading book and stop loss limits
- Industry / sector risk
- Scenario analyzer and What-If deals
- Concentration by ratings
- Gap views and liquidity views
- Currency risks, NPV, greeks, close out and MTM
- Rate, amount and tenor tolerances
- Value at risk | back testing
- Stress testing (Basel III / RBI)
- Capital charge and risk weighted asset - SMM method and IMA approach
- Risk views on FX, securities, derivative
- IRR risk views and IRR by analytics
- Hedge effectiveness computation

Operational Risk

- Audit trail
- Deal versioning
- 4-Eye check – deal and static Data
- Permissions
- Holiday check
- Unscheduled holidays
- Straight through processing
- Maker checker
- Exception management

Liquidity Risk

- Cash flow projections
- Gap analysis
- Nostro and CLS
- Nostro reconciliation
- Netting and novation agreements

# Offering extensive automation enablers to drive efficient treasury operations

Rule-based STP | Open APIs driven automation | BPM and workflow capabilities | Excel integration for real-time analysis

Reduced operational risk | enhanced cost efficiencies | tighter controls

Pre-integrated, yet optional, Asset Liability Management solution

Liquidity risk	Structured gap analysis / Survival period estimation	Basel liquidity ratios-LCR / Cost to close estimation	Net stable funding ratio / Behavior analysis
Interest rate risk	Traditional gap analysis / Nil and nil sensitivity	Duvration gap analysis / Earnings at risk	Market value of equity / EaR and VaR
Scenario analysis	Interest rate stress test / Black testing	Liquidity rate stress test / Liquidity VaR	Scenario library

Historical | Projected | What-if | Stressed

Balance sheet planning | Loan and deposit pricing | Out of the box MIS and reporting
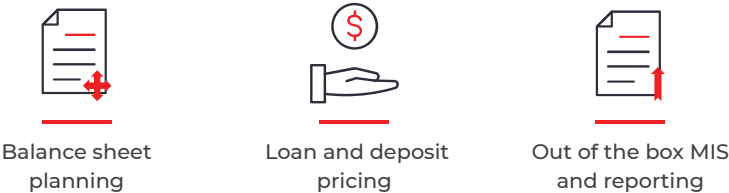
Powering Indian banks navigate growing treasury complexities with ease

Built in controls to help them comply with FIMMDA and FEDAI regulations

Automated NPI provisioning, driving seamless and compliant treasury operations

Real-time data analytics capabilities to enhance funding and liquidity decision making

Robust risk management tools to navigate market volatility with heightened resilience

Built-in interfaces tailored for Indian market (CCIL, NDS-OM, FX Clear, SWIFT, RTGS, …)

On-demand regulatory and operational reports for compliance

CASE STUDY

Punjab National Bank

In June 2023, PNB implemented Finacle Treasury and Finacle Rate Management Solution, hosted on a Solaris server, marking a significant upgrade in its treasury operations. This transformation introduced a consolidated, tightly integrated front-to-back treasury platform with advanced web-based capabilities, enhancing accessibility and collaboration. The bank now enjoys enhanced trading agility through pre-trade analytics, a powerful pricing engine for derivatives, and intuitive tools for deal entry and new instrument creation. Additionally, the real-time position-keeping module provides on-demand insights into positions and P&L across asset classes, currencies, trading portfolios, and time horizons, delivering unparalleled operational efficiency and decision-making support.

Accelerating treasury transformation for NBFCs with tailor made capabilities

Finacle Treasury offers dedicated capabilities designed for NBFCs in India to streamline their treasury operations by harmonizing priorities across liabilities and assets. This solution efficiently manages complex asset portfolios and diverse borrowing strategies, supporting end-to-end treasury requirements.

It covers a broad spectrum of borrowing and funding sources, including bank borrowings, market borrowings, and external commercial borrowings, while providing advanced capabilities across borrowing operations, investment management, and liquidity optimization.

With built-in support for nine asset classes, including all key NBFC-specific asset classes and instruments, the solution enables trading agility. It also delivers comprehensive risk coverage across liquidity, operational, credit, and market risk. With this, NBFCs get a unified view of risk across the enterprise, ensuring seamless management and decision-making. Furthermore, the solution provides a wide range of rule-based accounting templates and guarantees full compliance with IndAS and IFRS9 standards, helping NBFCs stay aligned with regulatory requirements while optimizing their treasury operations.

CASE STUDY

Cholamandalam Finance

Cholamandalam Finance (Chola) has implemented the Finacle Treasury solution on a cloud platform to centralize and modernize its treasury management. The transformation enhances scalability, accessibility, and operational efficiency, reducing coupon payout processing significantly. Key benefits include streamlined fund transfers, automated processes, and comprehensive management of liabilities and treasury products like derivatives and external commercial borrowings.

Empowering banks unlock the CSGL business opportunity

Finacle offers a dedicated solution to help banks harness the CSGL business potential. This robust and scalable platform enables banks to seamlessly manage their proprietary trading and CSGL business needs on a single platform. With out-of-the-box support for nine asset classes, it handles a wide range of securities, valuation methods, and interest calculations across all asset classes. The solution features built-in dealing interfaces, automates key processes such as transaction processing, reconciliations, and reporting, and provides configurable workflows for efficient end-to-end processing. Furthermore, it ensures full compliance with RBI guidelines and regulatory requirements, empowering banks to operate with confidence and efficiency.

4 Indian and 7 Sri Lankan Banks are using Finacle CSGL Solution

Automating forex workflows with Finacle Rate Management Solution

Finacle Rate Management is a comprehensive FX workflow management solution designed to empower bank treasurers with powerful capabilities to transform forex transactions. It enhances collaboration between digital channels, branches, and treasury operations by using real-time rates and workflows, ensuring flawless execution of FX transactions.

The solution seamlessly automates the publication of dynamic FX rates across diverse channels, utilizing real-time market rates and strategically set spreads. It allows flexible maintenance of FX spreads tailored to different customer segments, ensuring competitive and personalized rates. The solution also facilitates effective communication and collaboration between branches and treasury, enabling special rates for valued clients.

Real-time blotters provide transparency by tracking transaction workflows, improving overall process control and decision-making. With seamless interfacing with treasury or market data feed providers, the solution ensures up-to-date rates, supporting informed decisions.

The solution meets compliance and oversight requirements through robust audit functionality, enabling institutions to track and monitor operational processes with confidence and transparency. A lightweight, web-based application, it integrates effortlessly with diverse channels via APIs and core banking/e-banking systems .Boasting an advanced and user-friendly interface, Finacle Rate Management Solution optimizes the user experience for bank treasurers, offering a streamlined platform for increased efficiency and accuracy.

The solution enables –

- Real-time, automated rate updates

- Streamlined communication between treasury, branch and digital channels

- Operational excellence through better visibility, automation and control

- Seamless, remote access through a lightweight, web-based interface

Infosys® | Finacle

Inspiring Better Banking

100+ Countries	1 billion+ customers	1.7 billion accounts

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